

EXHIBIT

“C”



Nico Pizzo <npizzo@ajrlawny.com>

Fwd: 22MH3111A; New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

1 message

Ronald Fraser <ronfar73@gmail.com> Tue, Aug 2, 2022 at 2:20 PM
To: Nico Pizzo <npizzo@ajrlawny.com>, Andy Alege <femyan@outlook.com>

Hi Nico,
Please find communication between the lender and the title c company in reference to closing of [112 N Walnut Street](#) transaction.

Ronald Fraser
Modern Builders & Contractors Inc
Email: ronfar73@gmail.com
Office: (347) - 241 - 1641
Cell: (347) - 634 - 1382

----- Forwarded message -----
From: **Mark Kraus** <mkraus@mhtitle.com>
Date: Wed, Jun 1, 2022 at 4:14 PM
Subject: RE: 22MH3111A; New Title & Escrow Order - TBD - FRALEG GROUP INC - [112 North Walnut St, East Orange NJ, 07017](#)
To: Title Team <titleteam@constructionloanservices.com>, Lexi Trent <lexi.trent@constructionloanservices.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>, Zane Thirus <fortressholdings@gmail.com>, Oscar Mendez <Oscar.Mendez@builders-capital.com>, <General@hemmingssnell.com>, Ronald Fraser <ronfar73@gmail.com>

Good Afternoon – We have received the last remaining search for this transaction and will be issuing the second title commitment this week. Thanks everyone!

Sincerely,

Mark Kraus
Morris Home Abstract Co., Inc.
t/a Morris Home Title Agency
[301 East Hanover Avenue, Suite 1](#)
[Morristown, NJ 07960](#)

(p) 973-267-0240 (f) 973-267-4219

Visit us at www.mhtitle.com



From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, May 24, 2022 12:00 PM
To: 'Title Team' <titleteam@constructionloanservices.com>; 'Title Team' <titleteam@constructionloanservices.com>; 'Lexi Trent' <lexi.trent@constructionloanservices.com>
Cc: 'Luke Harrison' <luke.harrison@builders-capital.com>; 'Zane Thirus' <fortressholdings@gmail.com>; 'Oscar Mendez' <Oscar.Mendez@builders-capital.com>; 'General@hemmingssnell.com' <General@hemmingssnell.com>; 'Ronald Fraser' <ronfar73@gmail.com>
Subject: RE: 22MH3111A; New Title & Escrow Order - TBD - FRALEG GROUP INC - [112 North Walnut St, East Orange NJ, 07017](#)

Hi Ms. Trent:

We are compiling all searches from the county and state this week and are aiming to issue the title within the next week. For easy reference, we have assigned **Morris Home File No. 22MH3111A**.

Thank you,

Mark Kraus

Morris Home Abstract Co., Inc.

t/a Morris Home Title Agency

301 East Hanover Avenue, Suite 1

Morristown, NJ 07960

(p) 973-267-0240 (f) 973-267-4219

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WE DO NOT ACCEPT OR REQUEST
CHANGES TO WIRING INSTRUCTIONS VIA EMAIL OR FAX.
Always call to verify.

From: Title Team <titleteam@constructionloanservices.com>
Sent: Tuesday, May 24, 2022 11:57 AM
To: Mark Kraus <mkraus@mhtitle.com>; Title Team <titleteam@constructionloanservices.com>; Lexi Trent <lexi.trent@constructionloanservices.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>; Zane Thirus <fortressholdings@gmail.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; General@hemmingssnell.com; Ronald Fraser <ronfar73@gmail.com>
Subject: RE: 22MH3111A; New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Hello Mark,

Do you have an ETA for the new commitment?

Thank you,



Lexi Trent
Title Coordinator

P: 253.320.9696
E: lexi.trent@ConstructionLoanServices.com

From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, May 17, 2022 12:31 PM
To: Title Team <titleteam@constructionloanservices.com>; Lexi Trent <lexi.trent@constructionloanservices.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>; Zane Thirus <fortressholdings@gmail.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; General@hemmingssnell.com; Ronald Fraser <ronfar73@gmail.com>
Subject: 22MH3111A; New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Good Afternoon:

Thanks for reaching out. This is what we initially suspected. We have created a new Morris Home File No. **22MH3111A** proposing to include and insure Lot 15. It is a separate chain of title with separate requirements which is why we need to keep it by itself. We will circulate said title commitment once completed.

Thank you,

Mark Kraus

All County Title, LLC

301 East Hanover Avenue, Suite 1A

Morristown, NJ 07960

(p) 973-267-8570 (f) 973-267-8571



From: Title Team <titleteam@constructionloanservices.com>
Sent: Tuesday, May 17, 2022 3:18 PM
To: Mark Kraus <mkraus@mhtitle.com>; Lexi Trent <lexi.trent@constructionloanservices.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>; Zane Thirus <fortressholdings@gmail.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; Title Team <titleteam@constructionloanservices.com>
Subject: RE: FW: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Mark,

We would like the commitment to be updated to include both Lot 14 and 15 s soon as possible for our review. This is a rehabilitation loan for the apartment and will need to encumber both.

Thank you!

Cheers,

Chalo



Senior Title Manager
Title Department
TitleTeam@ConstructionLoanServices.com

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From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, May 3, 2022 9:45 AM
To: Lexi Trent <lexi.trent@constructionloanservices.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>; Zane Thirus <fortressholdings@gmail.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; Title Team <titleteam@constructionloanservices.com>
Subject: RE: FW: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Hi Lexi:

Thanks for your note. We are working to issue this title commitment this week. We are still awaiting a few results back from the county. We'll be sure to circulate a copy of our commitment as soon as it's completed.

Sincerely,

Mark Kraus

Morris Home Abstract Co., Inc.

t/a Morris Home Title Agency

301 East Hanover Avenue, Suite 1

Morristown, NJ 07960

(p) 973-267-0240 (f) 973-267-4219

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From: Lexi Trent <lexi.trent@constructionloanservices.com>
Sent: Tuesday, May 3, 2022 12:40 PM
To: Mark Kraus <mkraus@mhtitle.com>
Cc: Luke Harrison <luke.harrison@builders-capital.com>; Zane Thirus <fortressholdings@gmail.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; Title Team <titleteam@constructionloanservices.com>
Subject: RE: FW: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Hi Mark,

Will you please send the commitment at your earliest convenience or provide an ETA?

Thank you!




Lexi Trent
Title Coordinator
P: 253.320.9696
E: lexi.trent@ConstructionLoanServices.com

From: Zane Thirus <fortressholdings@gmail.com>
Sent: Tuesday, April 26, 2022 4:12 PM
To: Oscar Mendez <Oscar.Mendez@builders-capital.com>
Cc: Lexi Trent <lexi.trent@constructionloanservices.com>; Luke Harrison <luke.harrison@builders-capital.com>
Subject: Re: FW: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

I will contact the borrower now and have him reply.

On Tue, Apr 26, 2022 at 6:03 PM Oscar Mendez <Oscar.Mendez@builders-capital.com> wrote:

Zane,

Can you help us on this?

Please and thank you

Oscar Mendez

Business Relationship Manager

o: 206.589.7223

e: oscar.mendez@builders-capital.com



2910 S. Meridian Ave, Suite 310. Puyallup, WA 98373

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From: Title Team <titleteam@constructionloanservices.com>
Sent: Tuesday, April 26, 2022 2:52 PM
To: Pearla Lam <pearla.lam@constructionloanservices.com>; Oscar Mendez <Oscar.Mendez@builders-capital.com>; Luke Harrison <luke.harrison@builders-capital.com>
Cc: Title Team <titleteam@constructionloanservices.com>
Subject: FW: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017
Importance: High

Hello,

Please see below.




Lexi Trent
Title Coordinator

P: 253.320.9696
E: lexi.trent@ConstructionLoanServices.com

From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, April 26, 2022 8:38 AM
To: Title Team <titleteam@constructionloanservices.com>
Cc: Zane Thirus <fortressholdings@gmail.com>
Subject: RE: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Importance: High

Good Afternoon:

Please confirm if your proposed mortgage is encumbering Lot 14, Lot 15 or both.

Thank you,

Mark Kraus

Morris Home Abstract Co., Inc.

t/a Morris Home Title Agency

301 East Hanover Avenue, Suite 1

Morristown, NJ 07960

(p) 973-267-0240 (f) 973-267-4219

Visit us at www.mhtitle.com



From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, April 19, 2022 3:25 PM
To: 'Title Team' <titleteam@constructionloanservices.com>
Cc: 'Zane Thirus' <fortressholdings@gmail.com>; 'Title Team' <titleteam@constructionloanservices.com>
Subject: RE: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Good Afternoon: We expect to issue title/prelim this week. Thanks!

Mark Kraus

Morris Home Abstract Co., Inc.

t/a Morris Home Title Agency

301 East Hanover Avenue, Suite 1

Morristown, NJ 07960

(p) 973-267-0240 (f) 973-267-4219

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From: Title Team <titleteam@constructionloanservices.com>
Sent: Tuesday, April 19, 2022 3:18 PM
To: Mark Kraus <mkraus@mhtitle.com>
Cc: Zane Thirus <fortressholdings@gmail.com>; Title Team <titleteam@constructionloanservices.com>
Subject: RE: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ,

07017

Hello!

Do you have an ETA for the prelim?

Thank you,



Lexi Trent
Title Coordinator

P: 253.320.9696
E: lexi.trent@ConstructionLoanServices.com

From: Mark Kraus <mkraus@mhtitle.com>
Sent: Tuesday, April 12, 2022 2:52 PM
To: Selena Prince <selena.prince@constructionloanservices.com>
Cc: Zane Thirus <fortressholdings@gmail.com>; Title Team <titleteam@constructionloanservices.com>
Subject: Re: New Title & Escrow Order - TBD - FRALEG GROUP INC - 112 North Walnut St, East Orange NJ, 07017

Good Evening:

Thank you, request received. I'll circle back tomorrow with our title confirmation and new Morris Home file number.

Sincerely,

Mark Kraus
Morris Home Title Agency
[301 E. Hanover Ave., Ste. 1](#)
[Morristown, NJ 07960](#)
p 973-267-0240
Visit us at www.mhtitle.com

On Apr 12, 2022, at 5:46 PM, Selena Prince <selena.prince@constructionloanservices.com> wrote:

****PLEASE READ ENTIRE EMAIL****

Hi Mark,

Construction Loan Services would like to open title and escrow; please see below information. **If applicable, we need you to send list of items needed for title underwriting as soon as possible.**

PLEASE REPLY ALL TO THIS EMAIL!

Lender: Construction Loan Services II, LLC, a Washington limited liability company, its successors and/or assigns as their interests may appear (ISAOA/ATIMA)

Lender's Address: [1019 39th Ave SE, Suite 220, Puyallup, WA 98374.](#)

*****THIS IS A CONSTRUCTION LOAN*****

Lender Policy Requested: ALL LOANS REQUIRE FULL UPFRONT COVERAGE FOR MECHANIC

LIENS.

IF UPFRONT COVERAGE IS NOT AVAILABLE, PLEASE RESPOND ASAP TO ALL PARTIES ON THIS ORDER REQUEST.

Work Started?: Yes

Endorsements: UPFRONT mechanics lien coverage or the ALTA 32/33 Endorsements required. ALTA 3.2 (if available), ALTA 5.1, ALTA 8.1, ALTA 9.7, ALTA 17 or 17.1, ALTA 17.2, ALTA 18 Series, ALTA 19 Series, ALTA 22, ALTA 26, ALTA 27 (if available), ALTA 28.2, CLTA 102.5 (x # of units), Arbitration requirement must be deleted from FINAL POLICY

PREPAID DATE DOWN/LIEN SEARCHES REQUESTED YES X NO
If yes, how many?

Loan Amount: 6,653,701.02

Loan Type: Construction, External Refi

Loan Number: TBD

Date of Loan Closing: Apr 22, 2022

Borrower: FRALEG GROUP INC
Contact Information: Andy Alege
Email: Fraleggroup@gmail.com
Phone: 585-431-5426

Parcel/APN number(s): TBD

Project Address and number of units:

[112 North Walnut St, East Orange NJ, 07017](#)

[Block 360](#), Lots 14 & 15

Lender Requirements:

1. Please reference our loan number on all correspondence
2. All exception documents must be hyperlinked or included as a PDF please
3. Parcel numbers, tax certificates, and plat maps
4. CPL, Wire instructions & Initial Settlement Statement/Fees

Please provide an estimated turn time.

Thank you and please let me know if you have any questions!

Zane Thirus

Email: fortressholdings@gmail.com

@Zane Please send questionnaire to borrower and forward to title after completion.

Please also request borrowers Articles of Incorporation and Bylaws and forward to the Title Team.

Title Team: titleteam@constructionloanservices.com

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[Thank you,](#)

Zane V. Thirus

V.P. Of Commercial Lending
Fortress Holdings Corporation
708-296-4387

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